



Docket No. 37355-239

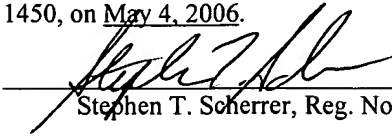
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : BISHOP, FRED ALAN, et al. Confirmation No.: 1600
Appl. No. : 10/821379
Filed : April 09, 2004
Title : METHODS AND APPARATUS FOR CONDUCTING ELECTRONIC TRANSACTIONS
Grp./A.U. : 3621
Examiner : Bayat, B.
Customer No.: : 1923

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on May 4, 2006.


Stephen T. Scherrer, Reg. No. 45,080

REPLY TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

This paper is submitted in reply to the Office Action dated January 4, 2006. Applicants respectfully request reconsideration of the application in view of the remarks as follows.

Amendments to the Claims can be found in the listing of the claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.